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PROSPER

IMPACT (e-PEROLEHAN)

Frequently Asked Questions

Please read the PROSPER IMPACT (e-Perolehan) FAQ before you decide to APPLY

1. What is PROSPER IMPACT (e-Perolehan)?

A Shariah-compliant financing package designed to provide working capital funding for contracts awarded by the Federal Government through the e-Perolehan system.

2. Who can apply?

- For Bumiputera Entrepreneurs operating as:
- Sole Proprietors, Partnerships, Limited Liability Partnerships (LLP), or Private Limited Companies (Sdn. Bhd.)

Business activities must be Shariah-compliant and registered with SSM or a Local Authority (PBT) (for Sabah & Sarawak)

Financing Limits & Ownership Requirements:

Entity Type	Financing Limit	Bumiputera Requirement
Sole Proprietorship / Partnership	Up to RM1 million	100% Bumiputera ownership
LLP / Sdn. Bhd. (Incorporated Company)	Up to RM1 million	100% Bumiputera ownership
	Above RM 1million up to RM5 million	Minimum 70% Bumiputera shareholding & management



3. HOW MUCH CAN I APPLY FOR?

You may apply for financing from RM100,000 up to RM5 million, subject to:

- The value of your awarded contract, and
- PUNB's internal credit assessment

4. WHAT IS THE FINANCING TENURE?

Financing tenure is up to 5 years, subject to:

- The duration of the contract and PUNB's credit evaluation and approval

5. WHAT IS THE PROFIT RATE?

Up to 6.5% per annum on a daily rest basis.

6. HOW MUCH OF MY CONTRACT CAN BE FINANCED?

Up to 90% of the contract/job value (Surat Setuju Terima (SST)).

7. DO I NEED TO PROVIDE ANY SECURITY OR COLLATERAL?

Yes. The following security or collateral is required:

- Joint & Several Personal Guarantee by directors, and/or shareholder, or partners (for LLP)
- Assignment of contract proceeds via Deed of Assignment

*** Additional security may be required depending on PUNB's risk assessment.*

8. WHAT FEES DO I HAVE TO PAY?

Category	Fee Type	Amount / Rate	Remarks
Upfront Fees	Processing Fee	RM350 – RM1,000	Based on financing amount
	Documentation Fee	RM100 – RM350 (each)	Based on type and/or number of documents
	Administrative Fee	RM1,000 per application	One-time charge for every application
Utilization Charges	Service Fee	1.0% flat per disbursement	Charged each time funds are disbursed
Statutory & Legal	Stamp Duty	As per Stamp Act 1949	Refer to www.hasil.gov.my

*** Other incidental charges may apply, and will be disclosed in advance, if relevant.*

9. DO I NEED TAKAFUL COVERAGE?

Not required.



10. WHAT DOCUMENTS DO I NEED TO SUBMIT?

- Personal Data Protection Form (PDP) – available for download from the system
- Copy of Certificate of Incorporation (SSM) or valid business license (for Sabah and Sarawak)
- Copy of Surat Setuju Terima

Additional Document for new applicants:

- For Private Limited Company - Audited / management accounts (for the past 2 years from the year of application); and
- Latest management account - at least until 2 months prior to application
- Latest 6-month bank statements
- Copy of IC and passport-size photos (applicant & partners)


11. HOW DO I APPLY?

- a) Go to <https://entreportal.punb.com.my/login>
- b) Register for an account or log in.
- c) Complete the application & upload the required documents.
- d) PUNB will evaluate your business and financing needs.

Upon approval, PUNB will issue a formal notification to the applicant

12. HOW WILL PUNB DISBURSE THE APPROVED FINANCING?

Disbursement will be made progressively based on your project or contract requirements. Funds may be made credit directly to your business account, subject to the terms and conditions set out in the Letter of Offer and financing agreement.

 Contact Us

Email: customerservice@punb.com.my

Customer Service Centre: 1300 13 7862

Website: www.punb.com.my



DISCLAIMER

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The information, terms and conditions in this product disclosure sheet are indicative and not binding on PUNB. The final terms and conditions are stipulated in the letter of offer after credit assessment and final approval by PUNB.